Case 18-26056-VFP Doc 27 Filed 12/15/18 Entered 12/16/18 00:34:23 Desc Imaged

		Certificate of Notice	Page 1 of 5			
Information to ide	entify the case:		. ago 1 0. 0			
Debtor 1:	Lisa Marie Haydo	<u>n</u>	Social Security number or ITIN: XXX	-xx-6582		
20000111	First Name Middle Name	Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name	Last Name	Social Security number or ITIN:			
United States Bank	ruptcy Court: District of New	Jersey	Date case filed in chapter:	7	8/10/18	
Case number:	18-26056-VFP		Date case converted to chapter:	13	12/12/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

1	Debtor's full name	About Debtor 1: Lisa Marie Haydon	About Debtor 2:
2.	All other names used in the last 8 years	Lisa Marie Haydon	
3.	Address	67 Averell Dr Parsippany, NJ 07950–1961	
4.	Debtor's attorney Name and address	Alexander J. Rinaldi Salny, Redbord and Rinaldi 9 Eyland Avenue at Route 10 Succasunna, NJ 07876	Contact phone (973) 584–1520
5.	Bankruptcy trustee Name and address	Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973–227–2840 www.magtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 12/13/18

For more information, see page 2

Debtor Lisa Marie Haydon Case number 18–26056–VFP

7. Meeting of creditors January 22, 2019 at 12:30 PM Debtors must attend the meeting Location: to be questioned under oath. In a Office of the US Trustee, 1085 Raymond Blvd., joint case, both spouses must One Newark Center, Suite 1401, Newark, NJ The meeting may be continued or adjourned to a later attend. 07102-5504 date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 3/25/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 2/20/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: Deadline to object to exemptions: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO

CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re: Lisa Marie Haydon Debtor Case No. 18-26056-VFP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Date Rcvd: Dec 13, 2018 Form ID: 309I Total Noticed: 55

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 15, 2018.
                                                            Parsippany, NJ 07950-1961
db
                 #Lisa Marie Haydon,
                                        67 Averell Dr,
                 +AWL- American Web Loan, 2128 N 14th St. #130, Ponca City, OK 74601-1831 Ally Financal, P.O. Box 380901, Bloomington, IA 50266
517696055
517696047
517696048
                 +American Express Centurion Services Corp, c/o Jaffe & Asher,
                                                                                          1107 Goffle Road,
                   Hawthorne, New Jersey 07506-2000
517696049
                                                       c/o Credit One Bank, N.A., PO Box 2083,
                 +Atlantic Credit & Finance Inc.,
                   Warren, MI 48090-2083
517696057
                                599 Speedwell Ave.,
                                                         Morris Plains, NJ 07950-2296
                 +Chase Bank,
               +Chase Bank, 399 Speedwell Ave., Mollis Flams, No 07530 2220

+Policy and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006

+FMA Alliance LTD, 12339 Cutten Rd, Houston, TX 77066-1807

+First National Credit Card, 500 E. 60th Street N, Sioux Dalls, SD 5117-5019

+First Savings CC, PO BOX 5019, Sioux Falls, SD 57117-5019
517696061
517696069
517696065
                                                                              Sioux Dalls, SD 57104-0478
517696067
517696066
                 +First national Credit Card ( Attention C, 500 E 60th St N,
                                                                                         Sioux Falls, SD 57104-0478
                 +Focus Receivables MGT. LLC,
                                                  1130 Northchase Parkway Suite# 150, Marietta, GA 30067-6429
517696072
517696071
                 +Focus Receivables Mgt. LLC,
                                                    1130 Northchase Parkway Suite 150,
                                                                                              Marietta, GA 30067-6429
517696075
                 +Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq.,
                                                                                                110 Wall St,
                   New York, New York 10005-3801
517696077
                 +Golden Valley Lending, 635 East Hwy 20,
                                                                   East Upper lake, Ca 95485-8793
                 +Golden Valley Lending, 635 East Hwy. 20 E, Upper Lake, CA 95485-8793
+Maxlend, PO BOX 428, Parshall, ND 58770-0428
517696076
517696086
                 Mercantile Innovation Solutions, C/O KOHL'S, 165 Lawrence Bell Drive Suite 100,
517696087
                 Mercantil Willaimsville, NY 14221-7500
+Northland Group, c/o KOHL'S, PO Box 390840, .....
+Peerform, 711 3rd Ave., New York, NY 10017-4029

Cooss River Bank, 711 3rd Ave. Fl. 6, San Francisco,
                                                                          Minneapolis, MN 55439-0846
517696089
517696092
517696093
                                                                                   New York, NY 10017-4029
517696095
                              221 Main Street Suite 300, San Francisco, CA 94105-1909
517696099
                 +Skyview Heights Homeowners Association,, c/o Buckalew Frizzel Crevina,
                                                                                                       55 Harristown Road,
                   Glen Rock, New Jersey 07452-3313
517696103
                 +Tenaglia & Hunt, c/o One Main Financial, 395 west Passaic Street Suite 205,
                   Rochelle Park, NJ 07662-3016
517696104
                 +The Adams Law Firm LLC Att: Robert M. A, c/o Donna Archer,
                                                                                          46 Elinora Drive,
                   Wanague, NJ 07465-1603
                 +Van Ru Credit Corp.,
517696106
                                            c/o Discover Financial, PO Box 1259 Dept.# 96307,
                   Oaks, PA 19456-1259
517696107
                 +Vital Recovery Services LLC,
                                                   PO Box 923748,
                                                                       Peachtree Corners, GA 30010-3748
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: jessica@srr-law.com Dec 14 2018 00:39:02 Alexander J. Rinaldi, Salny, Redbord and Rinaldi, 9 Eyland Avenue at Route 10, Succasunna, NJ 07876
aty
                 +E-mail/Text: BNC@magtrustee.com Dec 14 2018 00:41:11
                                                                                 Marie-Ann Greenberg,
tr
                   Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
                 E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2018 00:40:19 U.Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2018 00:40:15
                                                                                        U.S. Attorney,
                                                                                                           970 Broad St.,
smg
smq
                                                                                               United States Trustee,
                   Office of the United States Trustee,
                                                               1085 Raymond Blvd., One Newark Center,
                                                                                                               Suite 2100,
                   Newark, NJ 07102-5235
517696051
                 +E-mail/Text: ACF-EBN@acf-inc.com Dec 14 2018 00:39:12
                                                                                   Atlantic Credit and Finance,
                   3353 Orange Ave. NE, Roanoke, VA 24012-6335
                 +E-mail/Text: bk@avant.com Dec 14 2018 00:40:59
517696052
                                                                            Avant,
                                                                                      222 N Lasalee Street Suite 1700,
                   Chicago, IL 60601-1101
517696054
                 +E-mail/Text: bk@avant.com Dec 14 2018 00:40:59
                                                                           Avant,
                                                                                      c/o WebBank,
                   640 N LasSalle St. Suite 535, Chicago, IL 60654-3731
                  EDI: CAPITALONE.COM Dec 14 2018 04:59:00 Capital One,
517696056
                                                                                     PO Box 85015, Richmond, VA 23285
                 +EDI: CHASE.COM Dec 14 2018 04:58:00
                                                              Chase Visa,
                                                                               201 N. Walnut Street,
517696058
                   Wilmington, DE 19801-2920
517696059
                 +EDI: RCSFNBMARIN.COM Dec 14 2018 04:58:00
                                                                      Credit One,
                                                                                    PO BOX 98873.
                   Las Vegas, NV 89193-8873
517696063
                  EDI: DISCOVER.COM Dec 14 2018 04:58:00
                                                                   Discover, PO Box 30943,
                   Salt Lake city , UT 84130-0943
                 +EDI: DISCOVER.COM Dec 14 2018 04:58:00
517696064
                                                                  Discover Card,
                                                                                      PO Box 71084,
                   Charlotte, NC 28272-1084
517696073
                 +EDI: RESURGENT.COM Dec 14 2018 04:59:00
                                                                    Freshview,
                                                                                 4340S Monaco Street Suite 400,
                   Denver, CO 80237-3485
                 +EDI: RESURGENT.COM Dec 14 2018 04:59:00
517696074
                                                                   Freshview,
                                                                                  c/o CACH, LLC,
                   4340 S. Monaco Street Suite 400, Denver, CO 80237-3485
517696078
                 +E-mail/Text: collections@greentrustcash.com Dec 14 2018 00:41:04
                                                                                                Green Trust, PO BOX 340,
                   Hays, MT 59527-0340
517696080
                 +EDI: CBSKOHLS.COM Dec 14 2018 04:58:00
                                                                  KOHL*S,
                                                                             PO BOX 2983, Milwaukee, WI 53201-2983
                                                                      LTD Financial,
517696084
                 +EDI: LTDFINANCIAL.COM Dec 14 2018 04:58:00
                   7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
                 +E-mail/Text: bk@lendingclub.com Dec 14 2018 00:40:50
517696082
                                                                                  Lending Club.
                   71 Stevenson Street Suite 300, San francisco, CA 94105-2985
517696088
                 +E-mail/Text: bankruptcy@ldf-holdings.com Dec 14 2018 00:41:10
                   NIIWIN LLC d/b/a/ lendgreen.com, PO Box 221, Lac du Flambeau, WI 54538-0221
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Date Royd: Dec 13, 2018

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Form ID: 309I
                                                                     Total Noticed: 55
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
517696091
                  +EDI: AGFINANCE.COM Dec 14 2018 04:58:00
                                                                     One Main Financial, 601 NW 2nd Street,
                    Evansville, IN 47708-1013
                  +EDI: AGFINANCE.COM Dec 14 2018 04:58:00 One Main Financial, 601 NW 2nd Styreet,
517696090
                    Evansville, IN 47708-1013
                  +E-mail/Text: bk@rgsfinancial.com Dec 14 2018 00:39:14
517696097
                                                                                       RGS, PO BOX 852039,
                    Richardson, TX 75085-2039
                  +EDI: WFFC.COM Dec 14 2018 04:58:00
                                                                 Raymour and Flanigan, c/o Wells Fargo,
517696096
                    7000 Vista Drive West, Des Moines, IA 50266-9310
517696100
                   EDI: AGFINANCE.COM Dec 14 2018 04:58:00
                                                                       Springleaf,
                                                                                        601 NW 2nd Street,
                    Evansville, IN 47708
517696102
                  +E-mail/Text: jennifer.chacon@spservicing.com Dec 14 2018 00:41:31
                    SPS Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
                   E-mail/Text: marisa.sheppard@timepayment.com Dec 14 2018 00:40:29
517696105
                                                                                                      Time Payment Corp.,
                  16 NE Executive Park #200, Burlington, MA 01803
+E-mail/Text: bk@avant.com Dec 14 2018 00:40:59 Webbank c/o Avant,
640 N Lasalee St. Suite # 535, Chicago, LI 60654-3731
+EDI: WFFC.COM Dec 14 2018 04:58:00 Wells Fargo, 7000 Vista Driv
517696109
                                                                 Wells Fargo, 7000 Vista Drive West,
517696110
                    Des Moines , IA 50266-9310
                                                                                                              TOTAL: 28
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517696094
                   Prosper
517696050*
                  +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,
                    Warren, MI 48090-2083
517696053*
                             222 N Lasalee St. Suite 1700, Chicago, IL 60601-1101
                  +Avant,
                  +Credit One, PO BOX 98873, Las Vegas, NV 89193-8873
+Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
517696060*
517696062*
                  +FMA Alliance LTD, 12339 Cutten Road, Houston, TX 77066-1807
517696070*
517696068*
                  +First Savings CC,
                                           PO Box 5019, Sioux Falls, SD 57117-5019
517696079*
                  +Green Trust, PO Box 340, Hays, MT 59527-0340
                 +KOHL'S, PO Box 2983, Milwaukee, WI 53201-2983
+LENDING CLUB, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985
+LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
+RGS, PO Box 852039, Richardson, TX 75085-2039
517696081*
517696083*
517696085*
517696098*
517696101*
                 ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251,
                                                                            EVANSVILLE IN 47731-3251
                  (address filed with court: Springleaf, 601 NW 2nd Street, Evansville, IN 47708) +Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748
517696108*
                                                                                                             TOTALS: 1, * 13, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

User: admin

District/off: 0312-2

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Alexander J. Rinaldi on behalf of Debtor Lisa Marie Haydon jessica@srr-law.com
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Margaret Mcgee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
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District/off: 0312-2 User: admin Form ID: 309I Page 3 of 3 Total Noticed: 55 Date Rcvd: Dec 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

TOTAL: 6